



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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CITBank, N.A., fka OneWest Bank, N.A., fka OneWest
Bank, FSB

Order Filed on March 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-22255 VFP

In Re:
Christopher Bailey, Judith A. Bailey,
Debtors.

Adv. No.:

Hearing Date: 3/1/18 @ 11:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 6, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtors: Christopher Bailey, Judith A. Bailey

Case No: 16-22255 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 14 South Hall Court, Wayne, NJ, 07470, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Christopher J. Balala, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 15, 2018, Debtors are due for December 2017 through February 2018, for a total post-petition default of \$8,088.96; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$8,088.96 (2 @ \$2,677.43, 1 @ \$2,734.10) shall be paid on or prior to February 28, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Christopher Bailey
 Judith A. Bailey
 Debtors

Case No. 16-22255-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db/jdb +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Christopher J. Balala on behalf of Joint Debtor Judith A. Bailey cbalala@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
 Christopher J. Balala on behalf of Debtor Christopher Bailey cbalala@scuramealey.com, ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
 David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
 David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com, cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
 Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@cf.courtdrive.com
 Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmllawgroup.com

TOTAL: 11